

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

DOUGLAS JOHNSON
BRENDA JOHNSON
Debtor(s)

Case No. 19-32488-JNP

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Andrew B. Finberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/02/2019.
- 2) The plan was confirmed on 03/04/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/20/2021.
- 5) The case was Completed on 12/09/2024.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,869.75.
- 10) Amount of unsecured claims discharged without payment: \$8,110.74.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$38,254.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$38,254.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,060.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,428.73
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,488.73**

Attorney fees paid and disclosed by debtor: \$690.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	22,991.69	23,030.78	482.81	482.81	0.00
ALLY FINANCIAL	Secured	12,016.00	11,490.28	48.15	48.15	0.00
CAPITAL ONE, N.A.	Unsecured	NA	3,623.45	3,623.45	2,503.18	0.00
CAPITAL ONE, N.A.	Unsecured	215.98	0.00	0.00	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	476.00	695.01	695.01	480.13	0.00
CAPITAL ONE, N.A.	Unsecured	3,398.58	3,625.85	3,625.85	2,504.83	0.00
CAPITAL ONE/MAURICES	Unsecured	294.69	NA	NA	0.00	0.00
CITIBANK, N.A.	Unsecured	339.00	741.06	741.06	511.95	0.00
DEPARTMENT OF THE TREASURY	Unsecured	NA	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Secured	NA	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	1,573.12	1,725.45	1,725.45	1,191.98	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	851.00	822.92	822.92	568.50	0.00
JPMORGAN CHASE BANK, N.A.	Unsecured	4,319.90	4,708.78	4,708.78	3,252.95	0.00
OFFICE OF ATTORNEY GENERAL	Priority	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,545.88	1,618.38	1,618.38	1,118.02	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,012.99	2,012.99	2,012.99	1,390.62	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	386.55	386.55	267.04	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	11,022.00	10,937.74	11,947.80	11,947.80	0.00
QUANTUM3 GROUP, LLC	Unsecured	457.93	457.93	457.93	316.35	0.00
QUANTUM3 GROUP, LLC	Unsecured	1,120.00	1,632.13	1,632.13	1,127.52	0.00
QUANTUM3 GROUP, LLC	Unsecured	1,042.21	1,167.21	1,167.21	806.34	0.00
QUANTUM3 GROUP, LLC	Unsecured	199.00	501.15	501.15	346.20	0.00
QUANTUM3 GROUP, LLC	Unsecured	1,252.07	1,319.03	1,319.03	911.23	0.00
SELENE FINANCE, L.P.	Secured	166,048.39	175,468.39	989.67	989.67	0.00
SYNCB/WALMART	Unsecured	75.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$989.67	\$989.67	\$0.00
Debt Secured by Vehicle	\$12,478.76	\$12,478.76	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,468.43	\$13,468.43	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,037.89	\$17,296.84	\$0.00

Disbursements:	
Expenses of Administration	<u>\$7,488.73</u>
Disbursements to Creditors	<u>\$30,765.27</u>
TOTAL DISBURSEMENTS :	<u>\$38,254.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2025

By: /s/ Andrew B. Finberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.